

REMARKS

By this amendment, claims 1-11 are pending, in which claims 1-3 are currently amended, claims 9-11 are newly presented, and no claims are canceled or withdrawn. No new matter is introduced.

The Office Action mailed September 21, 2004 rejected claims 1-8 under 35 U.S.C. § 102(b) as anticipated by *Reed et al.* (US 5,566,234).

Applicants respectfully point to an apparent informality of the "Office Action Summary" of paper no. 20040914, under the "Disposition of Claims" section, which refers only to claims 1-4 as pending (item 4) and as rejected (item 6), while the "Detailed Action" (p. 2) states, "Claims 1-8 are rejected."

Claims 1-3 have been amended to resolve observed informalities.

Applicants acknowledge with gratitude the courtesy extended by Examiner Barnie in granting a telephonic interview with Applicants' representative Margo Livesay on December 17, 2004. In this interview, claim 1 was discussed, as was *Reed et al.*

The rejection of the claims is respectfully traversed, as the features of "if overriding the one or more fraud control blocks, blocking the call based on an originating number of the call" as recited by claim 1, "means for blocking the call based on an originating number of the call, if the overriding means overrides the one or more fraud control blocks" as recited by claim 5, and "blocking the call based on the originating number if the call block at the exchange level of the originating number is overridden" as recited by claim 8 are not disclosed by *Reed et al.*

The Office Action (pp. 2-3) contends that the features of claim 1 are taught by *Reed et al.* at col. 7-13. The Office Action states, "Furthermore, a closer look at (col. 12 lines 19 - column 13 line 10) teaches that even though a call block can be overridden, a call can still be blocked

based on call origination information which could include according to (see col. 5 lines 34-38, col. 10 lines 12-16) by giving one the flexibility to determine when a call should be blocked based on calling patterns, statistics and so forth.” Applicants respectfully disagree as explained below.

As best understood, the Office Action interprets the call associated with the overridden call block and the call which “can still be blocked” as two separate calls. However, claim 1 recites, “determining if an override flag is set in a record of the at least one record, when said record is accessed **during call processing of a call** using a customer account associated with said record; overriding one or more fraud control blocks on an exchange blocked from processing **the call** if it is determined that the override flag is set; and if overriding the one or more fraud control blocks, blocking **the call** based on an originating number of **the call**,” which is clearly directed to steps executed in the processing of **a single call**.

Applicants note that at col. 12: 64 - col. 13: 3, *Reed et al.* states:

While the foregoing has described an embodiment of the invention wherein the initial intercept of a call occurs because the call is to a high fraud rate country (for example, steps 329 and 330 of FIG. 3B), it is obvious, and within the scope of the invention, to employ criteria other than those specifically described for causing either **an initial or a follow up intercept of a call**.

Applicants further note that, in discussing changing call control flags responsive to possible misuse of a card, *Reed et al.*, at col. 12: 27-37, states:

For this purpose, the fraud analysis consoles, preferably console 129, but also fraud control console 130, are adapted to allow access, at virtually any time, to the calling record contained in the system data base 125 for any particular calling card. If a fraud analyst at the appropriate console discerns from the record that there is a calling pattern indicative of fraud for a particular card, then in accordance with the steps of FIG. 3E the suspect flag can be set to cause the **next placed call** to be intercepted (step 320, FIG. 3B). There is thus established a certain secondary (or “**follow up**”) criterion for causing a call to be intercepted.

Thus, the secondary, or “follow up” criterion for causing a call to be intercepted affects **“the next placed call,”** (i.e., not a call for which an override has already been initiated) and therefore **“overriding one or more fraud control blocks on an exchange blocked from processing the call** if it is determined that the override flag is set; and if overriding the one or more fraud control blocks, **blocking the call** based on an originating number of the call” distinguishes over *Reed et al.*

Reed et al. discloses storing an account control message 200 (per Fig. 2), associated with a card number, in a system database 125, the account control message 200 including bits for an override flag 201 and a suspect flag 202. The account control message 200 is interrogated by an ARU 113 for each use sought of the associated card, to determine the disposition of a call made for billing against the card. (Col. 7: 50-67) After the card information is obtained from a caller, and information is collected regarding a desired number to be called, the ARU 113 accesses the system database 125, obtains the account control message 200 stored therein for the particular card number, and interrogates the message to determine the status of the suspect flag. The status of the suspect flag determines the subsequent processing that is accorded the call, in that, a “set” status of the suspect flag indicates that certain secondary intercept criteria are met, and the call will be intercepted and routed for special handling. (Col. 9: 15-29)

In the example discussed in col. 10: 12-62, after a determination that a particular call is a bona fide use of the card, the override flag is set, and the particular **call in progress** is allowed to be completed. For so long as the override flag remains set and the suspect flag remains unset, **calls placed against the card will be allowed** even if the calls are to high fraud locations. At col. 10: 63 - col. 11: 6, *Reed et al.* states:

It will now be recognized that **the suspect flag will be checked for every call** (step 320), including domestic calls, placed against an authorization number and that **the override flag will be checked for non-suspect calls** (step 330)

directed to locations known to be the target for a high rate of fraudulent calls. Detection of a **set suspect flag** in step 320 is taken as **preliminary indication** that the associated card number is being misused (i.e., that the call is "suspect") and that a call placed against it should therefore be intercepted to conduct an assessment of the caller's authority to use the number.

Reed et al. discloses changing values of the flags 201 and 202 by a fraud analyst **accessing the stored account control message in the system database 125** at col. 11: 56-63.

In summary, at col. 12: 7-17, *Reed et al.* states:

In sum, operation is such that an **initial call** sought to be placed to a high fraud country and charged to a credit card **will be intercepted** since **neither the suspect flag nor the override flag in the call control message will be set**. This first interception is used to test for authenticity of the call (i.e., is the caller authorized to use the number) and to **set the override flag accordingly**. **Subsequent calls are intercepted** and handled on a call-by-call basis **if the suspect flag is set**. If the suspect flag is not set, but the override flag is, then calls are allowed to be placed without interception even if they are to high fraud countries.

Therefore, the Office Action's contention (p. 3) that "a call block can be overridden" and "a call can still be blocked" by *Reed et al.* would require two separate calls. Thus, the rejection of claim 1 should be withdrawn.

Regarding the rejections of independent claims 5 and 8, Applicants respectfully submit that the Office Action does not track the recited claims. For example, claim 5 recites "means for blocking the call based on an originating number of the call, if the overriding means overrides the one or more fraud control blocks" which is not addressed by the Office Action (p. 4). Claim 8 recites, at least, "blocking the call based on the originating number if the call block at the exchange level of the originating number is overridden" which is also not specifically addressed by the Office Action (pp. 4-5). However, for reasons similar to those discussed above regarding claim 1, the rejection of independent claims 5 and 8 should also be withdrawn.

The rejection of dependent claims 2-4 and 6-7, which depend from claims 1 and 5, respectively, should be withdrawn for at least the same reasons as those discussed above with regard to their respective independent claims, and these claims are separately patentable on their own merits.

New dependent claims 9-11, which depend from independent claims 1, 5, and 8, respectively, each recite "the call is blocked based a comparison of a first field value of an origin record associated with an origin point of the call and a second field value of a destination city record associated with a destination city of the call." It is believed that claims 9-11 are also allowable over *Reed et al.*

Therefore, the present application, as amended, overcomes the rejections of record and is in condition for allowance. Favorable consideration is respectfully requested. If any unresolved issues remain, it is respectfully requested that the Examiner telephone the undersigned attorney at (703) 425-8508 so that such issues may be resolved as expeditiously as possible.

Respectfully Submitted,

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